

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In Re: §
Michael A. Harris, Jr. § Case No. 15-15928
Debtor §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Cindy M. Johnson, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 90,039.17 (Without deducting any secured claims)	Assets Exempt: 3,000.00
Total Distributions to Claimants: 4,043.23	Claims Discharged Without Payment: 121,656.47
Total Expenses of Administration: 5,014.40	

3) Total gross receipts of \$ 17,342.22 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 8,284.59 (see **Exhibit 2**), yielded net receipts of \$ 9,057.63 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 110,000.00	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	5,014.40	5,014.40	5,014.40
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from Exhibit 7)	13,652.23	4,013.62	4,013.62	4,043.23
TOTAL DISBURSEMENTS	\$ 123,652.23	\$ 9,028.02	\$ 9,028.02	\$ 9,057.63

4) This case was originally filed under chapter 7 on 05/04/2015 . The case was pending for 46 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 02/17/2019 By: /s/Cindy M. Johnson, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Whole Life Insurance Policy - Prudential	1129-000	17,313.22
IL Treasurer-unclaimed property	1229-000	29.00
TOTAL GROSS RECEIPTS		\$ 17,342.22

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Harris, John C	Surplus Funds Paid to Debtor 726 (a)(6) (includes Payments to shareholders and limited partners)	8200-002	4,142.29
Harris, Michael A	Surplus Funds Paid to Debtor 726 (a)(6) (includes Payments to shareholders and limited partners)	8200-002	4,142.30
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ 8,284.59

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Ocwen Loan Servicing PO Box 6440 Carol Stream, IL 60197-6440		110,000.00	NA	NA	0.00
TOTAL SECURED CLAIMS			\$ 110,000.00	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Cindy M. Johnson	2100-000	NA	1,655.76	1,655.76	1,655.76
Cindy M. Johnson	2200-000	NA	104.06	104.06	104.06
International Sureties, LTD	2300-000	NA	6.29	6.29	6.29
BOK Financial	2600-000	NA	68.79	68.79	68.79
Johnson Legal Group, LLC	3110-000	NA	3,179.50	3,179.50	3,179.50
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 5,014.40	\$ 5,014.40	\$ 5,014.40

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA: NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Agha Medical Inc. 1603 Woodlawn Lane Bolingbrook, IL 60490		550.00	NA	NA	0.00
	Allied Interstate PO Box 4000 Warrenton, VA 20188		0.00	NA	NA	0.00
	AM-PM Heating and Air Cond 1401 N Kankakee Street Wilmington, IL 60481		100.00	NA	NA	0.00
	ARS National 530 Corporate Drive Escondido, CA 92029		0.00	NA	NA	0.00
	Capital One Bankruptcy Department P.O. Box 5155 Norcross, GA 30091		1,440.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Cardiac surgery Assoc. P.O. Box 153 Channahon, IL 60410-0153		16.80	NA	NA	0.00
	Cardmember Service PO Box 15153 Wilmington, DE 19886-5153		4,118.61	NA	NA	0.00
	Heartland Cardiovascular Center 301 N Madison Street Ste 275 Joliet, IL 60435		90.06	NA	NA	0.00
	Morris Hospital Business Office 150 West High St. Morris, IL 60450-1497		1,216.00	NA	NA	0.00
	Sears Credit Cards PO Box 688956 Des Moines, IA 50368		2,318.00	NA	NA	0.00
	Synchrony Bank/ Care credit PO Box 960091 Orlando, FL 32896		407.00	NA	NA	0.00
	The University of Chicago Medical C 15965 Collections Center Drive Chicago, IL 60693		1,400.00	NA	NA	0.00
2	Capital One Bank (Usa), N.A.	7100-000	NA	1,615.34	1,615.34	1,615.34

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Pyod, Llc Its Successors And Assigns As Assignee	7100-000	1,995.76	2,398.28	2,398.28	2,398.28
	Capital One Bank (Usa), N.A.	7990-000	NA	NA	NA	11.92
	Pyod, Llc Its Successors And Assigns As Assignee	7990-000	NA	NA	NA	17.69
TOTAL GENERAL UNSECURED CLAIMS			\$ 13,652.23	\$ 4,013.62	\$ 4,013.62	\$ 4,043.23

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit 8

Case No: 15-15928 PSH Judge: Pamela S. Hollis Trustee Name: Cindy M. Johnson, Trustee
Case Name: Michael A. Harris, Jr. Date Filed (f) or Converted (c): 05/04/2015 (f)
341(a) Meeting Date: 06/03/2015
For Period Ending: 02/17/2019 Claims Bar Date: 11/05/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 415 S Marguerite Street, Coal City, IL 60416	90,000.00	0.00		0.00	FA
2. Vacant Land - Florida	1,000.00	0.00		0.00	FA
3. Checking - Standard Bank	39.17	0.00		0.00	FA
4. Furniture	1,000.00	0.00		0.00	FA
5. Clothing	500.00	0.00		0.00	FA
6. Whole Life Insurance Policy - Prudential	20,500.00	17,030.32		17,313.22	FA
7. Term Policy - Monumental	0.00	0.00		0.00	FA
8. 1988 Ford Van- Does Not Run	500.00	0.00		0.00	FA
9. IL Treasurer-unclaimed property (u)	0.00	29.00		29.00	FA
10. Whole Life Insurance Policy -Transamerica (u)	0.00	25,521.91		0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	FA

			Gross Value of Remaining Assets	
TOTALS (Excluding Unknown Values)	\$113,539.17	\$42,581.23	\$17,342.22	\$0.00
			(Total Dollar Amount in Column 6)	

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee obtained cash value in insurance policy from Prudential. Trustee has sufficient amount to pay claims in full plus interest. TFR approved all funds disbursed and cleared TDR to be filed

RE PROP # 2 -- Too small of an amount to justify expense of finding, hiring broker.

RE PROP # 9 -- Monies held by the Illinois Treasurer - unclaimed property division

Initial Projected Date of Final Report (TFR): 10/20/2017

Current Projected Date of Final Report (TFR): 08/30/2018

Exhibit 8

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-15928
Case Name: Michael A. Harris, Jr.

Trustee Name: Cindy M. Johnson, Trustee
Bank Name: BOK Financial
Account Number/CD#: XXXXXX0165
Checking

Exhibit 9

Taxpayer ID No: XX-XXX1677
For Period Ending: 02/17/2019

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
01/05/16	9	Leslie Geissler Munger Comptroller - State of Illinois 325 West Adams Street Springfield, IL 62704-1871	IL Treasurer-unclaimed property Monies held by the Illinois Treasurer - unclaimed property division	1229-000	\$29.00		\$29.00
01/04/18	6	The Prudential Insurance Company of America 2101 Welsh Road Dresher, PA 19025	Life Insurance Surrender	1129-000	\$17,313.22		\$17,342.22
01/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$19.84	\$17,322.38
02/15/18	101	International Sureties, LTD Suite 420 701 Poydras St New Orleans, LA 70139	2018 Blanket Bond	2300-000		\$6.29	\$17,316.09
02/28/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$23.25	\$17,292.84
03/30/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$25.70	\$17,267.14
06/05/18	102	Cindy M. Johnson 140 S. Dearborn St., Suite 1510 Chicago, Illinois 60603	Final distribution representing a payment of 100.00 % per court order.	2100-000		\$1,655.76	\$15,611.38
06/05/18	103	Cindy M. Johnson 140 S. Dearborn St., Suite 1510 Chicago, Illinois 60603	Final distribution representing a payment of 100.00 % per court order.	2200-000		\$104.06	\$15,507.32
06/05/18	104	Johnson Legal Group, LLC 140 S. Dearborn Street Suite 1510 Chicago, Illinois 60603	Final distribution representing a payment of 100.00 % per court order.	3110-000		\$3,179.50	\$12,327.82
06/05/18	105	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Final distribution to claim 1 representing a payment of 100.00 % per court order.			\$2,415.97	\$9,911.85

Page Subtotals:

\$17,342.22

\$7,430.37

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-15928
Case Name: Michael A. Harris, Jr.

Trustee Name: Cindy M. Johnson, Trustee
Bank Name: BOK Financial
Account Number/CD#: XXXXXX0165
Checking

Exhibit 9

Taxpayer ID No: XX-XXX1677
For Period Ending: 02/17/2019

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
			(\$17.69)	7990-000			
		Pyod, Llc Its Successors And Assigns As Assignee	Final distribution to claim 1 representing a payment of 100.00 % per court order.	7100-000			
06/05/18	106	Capital One Bank (Usa), N.A. By American Infosource Lp As Agent Po Box 71083 Charlotte, Nc 28272-1083	Final distribution to claim 2 representing a payment of 100.00 % per court order.			\$1,627.26	\$8,284.59
			(\$11.92)	7990-000			
		Capital One Bank (Usa), N.A.	Final distribution to claim 2 representing a payment of 100.00 % per court order.	7100-000			
06/05/18	107	Michael A. Harris, Jr. 415 S. MARGUERITE STREET COAL CITY, IL 60416	Distribution of surplus funds to debtor.	8200-000		\$8,284.59	\$0.00
06/07/18	107	Michael A. Harris, Jr. 415 S. MARGUERITE STREET COAL CITY, IL 60416	Distribution of surplus funds to debtor. Reversal Debtor Funds to be paid to Heirs per court order 6/1/18 Debtor is deceased	8200-000		(\$8,284.59)	\$8,284.59
06/07/18	108	Michael A Harris, III 5305 160th St Urbandale, IA 50323	Distribution Per 6/1/18 court order Distribution to Debtor's heir	8200-002		\$4,142.30	\$4,142.29
06/07/18	109	John C Harris 2019 Warren Dr Des Moines, IA 50315	Distribution Per Court Order Dated 6/1/18 Distribution to Heirs	8200-000		\$4,142.29	\$0.00
06/28/18	109	John C Harris 2019 Warren Dr Des Moines, IA 50315	Distribution Reversal Sent to wrong address	8200-000		(\$4,142.29)	\$4,142.29
06/28/18	110	John C Harris 8019 Warren Dr Des Moines, IA 50320	Distribution Replacement check for #109	8200-002		\$4,142.29	\$0.00

COLUMN TOTALS

\$17,342.22

\$17,342.22

Less: Bank Transfers/CD's

\$0.00

\$0.00

Page Subtotals:

\$0.00

\$9,911.85

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Subtotal	\$17,342.22	\$17,342.22
Less: Payments to Debtors	\$0.00	\$8,284.59
Net	\$17,342.22	\$9,057.63

Exhibit 9

Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX0165 - Checking	\$17,342.22	\$9,057.63	\$0.00
	\$17,342.22	\$9,057.63	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$17,342.22		
Total Gross Receipts:	\$17,342.22		